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IN THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF PUERTO RICO

IN RE:

ISRAEL RIVERA MUNIZ
FELICITA VARGAS MUNIZ

XXX-XX-5915

XXX-XX-7195

Debtor(s)

CASE NO. 05-06607 BKT

Chapter 13

FILED & ENTERED ON 02/26/2009

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge.
IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11,
United States Code, (the Bankruptcy Code).

San Juan, Puerto Rico, this 26 day of February, 2009.


Brian K. Tester
U. S. Bankruptcy Judge

cc: All creditors

SEE THE BACK THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain *community property* owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay any damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support;
- a. Debts for most student loans;
- b. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- c. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- d. Debts provided for under section 1322(b) (5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due; and
- e. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0104-3
Case: 05-06607

User: montalvom
Form ID: pdf001

Page 1 of 1
Total Served: 22

Date Rcvd: Feb 26, 2009

The following entities were served by first class mail on Feb 28, 2009.

db/jdb +ISRAEL RIVERA MUNIZ, FELICITA VARGAS MUNIZ, URB JAIME L. DREW, 327 CALLE 2,
PONCE, PR 00730-1520
smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140
smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192
smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,
SAN JUAN, PR 00918
smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
cr COOP A/C BARRANQUITAS, PO BOX 193377, SAN JUAN, PR 00919-3377
cr PR ACQUISITIONS LLC, 270 MUNOZ RIVERA AVE STE 401, SAN JUAN, PR 00918-1903
cr SCOTIABANK DE PR, C/O JUAN A. CUYAR COBB, PO BOX 9023905, SAN JUAN, PR 00902-3905
2182697 AEELA, PO BOX 364508, SAN JUAN PR 00936-4508
2198928 ASSOCIATES FINANCE, C/O FORTUNO & FORTUNO FAS, PO BOX 13665, SAN JUAN PR 00908-3665
2182698 +ASSOCIATES FINANCE, 1 CITIBANK DR 201, SAN JUAN PR 00926-9600
2182699 BANCO SANTANDER, PO BOX 362589, SAN JUAN PR 00936-2589
2182700 +CREDICENTRO COOP, COOP AC BARRANQUITAS, APARTADO 686, BARRANQUITAS PR 00794-0686
2182702 ISLAND FINANCE, BANKRUPTCY DEPARTMENT, PO BOX 195369, SAN JUAN PR 00919-5369
2588180 +PR ACQUISITIONS LLC, 270 MUNOZ RIVERA AVENUE SUITE 400, SAN JUAN PR 00918-1910
2182704 SCOTIABANK, PO BOX 362649, SAN JUAN PR 00936-2649
2333240 +UNIVERSAL INSURANCE, PO BOX 9023862, SAN JUAN PR 00902-3862
2258511 eCAST Settlement Corporation, assignee of, General Electric/SAM'S CLUB CONSUME,
P.O. Box 35480, Newark, NJ 07193-5480
2258672 eCAST Settlement Corporation, assignee of, General Electric/WAL-MART CONSUMER, P.O. Box 35480,
Newark, NJ 07193-5480

The following entities were served by electronic transmission on Feb 26, 2009.

2182701 +E-mail/PDF: gecsedirecoverycorp.com Feb 26 2009 19:02:06 HOME DEPOT, PO BOX 105980,
DEPT 51, ATLANTA GA 30353-5980
2182703 E-mail/PDF: gecsedirecoverycorp.com Feb 26 2009 19:01:32 SAM'S CLUB, PO BOX 530942,
ATLANTA GA 30353-0942
2182705 +E-mail/PDF: gecsedirecoverycorp.com Feb 26 2009 19:01:29 WAL MART, PO BOX 960023,
ORLANDO FL 32896-0023

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2009

Signature:

